

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nancy Rivera
Debtor

Case No. 19-00649-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 49

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db
5162727 +Nancy Rivera, 361 North 2nd Street, Lebanon, PA 17046-3808
5162728 +A. O. Orthopedics, 801 Orange Street, Lebanon, PA 17042-7033
5162730 +Ally Financial, 500 Woodward Avenue, Detroit, MI 48226-3416
5162731 +Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
+CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner Co, Po Box 55848, Sherman Oaks, CA 91413)
5162736 +Commercial Acceptance, 2 W. Main St, Shiremanstown, PA 17011-6326
5162738 Firstsource Advantage, LLC, 250 Bryant Woods South, Amherst, NY 14228
5162740 +KML Law Group, BNY Independence Center, 701 Market St.; Suite 5000,
Philadelphia, PA 19106-1541
5174632 ++LCI, PO BOX 1931, BURLINGAME CA 94011-1931
(address filed with court: COMCAST, PO BOX 1931, Burlingame, CA 94011)
5183990 +Met Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5162742 Met-Ed, 73 S. Main Street, A-RPC, Akron, OH 44308-1890
5162746 Penn State Health, 500 University Drive, PO Box 850, Hershey, PA 17033-0850
5162747 Penn State MS Hershey Med. Center, PO Box 854, MC A410, Hershey, PA 17033-0854
5162748 +Prof. Bur. of Collections MD, 5295 DTC Parkway, Englewood, CO 80111-2752
5186034 +Ras Crane LLC, Lauren B Karl Esquire, Bankruptcy Dept, 10700 Abbotts Bridge Rd Ste 170,
Duluth, GA 30097-8461
5162754 +The Law Offices of Frederic I., Weinberg & Associates P.C., 375 East Elm Street, Suite 210,
Conshohocken, PA 19428-1973
5162755 +The Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
5162756 +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
5162757 +U.S. Bank N. A., Nationstar Mtg. LLC dba Mr Cooper, 8950 Cypress Waters Blvd,
Coppell, TX 75019-4620
5176649 +U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper,
ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5162758 +Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588
5162759 WellSpan Good Samaritan Hospital, ATTN: Patient Accounting, PO Box 1281,
Lebanon, PA 17042-1281
5162760 +WellSpan Population Health Services, 3421 Concord Road, York, PA 17402-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr
+EDI: PRA.COM Jul 08 2020 23:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5162729 E-mail/Text: ebn@americollect.com Jul 08 2020 19:37:52 Americollect, 1851 S. Alverno Road,
Manitowoc, WI 54221-1566
5180348 EDI: GMACFS.COM Jul 08 2020 23:38:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
5162732 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
5169304 EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5162733 +E-mail/Text: legal@castlecredit.com Jul 08 2020 19:37:59 Castle Credit Co Holdings, LLC,
8430 W Bryn Mawr Ave, #750, Chicago, IL 60631-3475
5164452 +E-mail/Text: legal@castlecredit.com Jul 08 2020 19:37:59 Castle Credit Co Holdings, LLC,
20 North Wacker Drive, Suite 2275, Chicago, Illinois 60606-3096
5162734 +EDI: COMCASTCBLCENT Jul 08 2020 23:38:00 Comcast, Attn: Legal Department, 1701 JFK Blvd,
Philadelphia, PA 19103-2899
5162735 EDI: WFNNB.COM Jul 08 2020 23:38:00 Comenity Capital Bank/HSN, PO Box 183003,
Columbus, OH 43218-3003
5177377 EDI: ECMC.COM Jul 08 2020 23:38:00 Educational Credit Management Corporation,
PO Box 16408, St. Paul, MN 55116-0408
5162737 +E-mail/Text: bknotice@ercbpo.com Jul 08 2020 19:37:51 Enhanced Recovery Co, Po Box 57547,
Jacksonville, FL 32241-7547
5162739 +E-mail/Text: bankruptcy@fult.com Jul 08 2020 19:38:05 Fulton Bank, Attn: Legal Department,
PO Box 4887, Lancaster, PA 17604-4887
5174632 EDI: LCIFULLSRV Jul 08 2020 23:38:00 COMCAST, PO BOX 1931, Burlingame, CA 94011
5162743 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
5175231 +EDI: MID8.COM Jul 08 2020 23:38:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
5162744 +E-mail/Text: Bankruptcies@nragroup.com Jul 08 2020 19:38:04 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
5162745 +EDI: AGFINANCE.COM Jul 08 2020 23:38:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
5169204 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 19:37:45
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
5166229 E-mail/Text: bankruptcy@rwbautos.com Jul 08 2020 19:37:36 RWB Credit Services Inc,
455 PA 61 South, Schuylkill Haven, PA 17972
5162749 +E-mail/Text: bankruptcy@rwbautos.com Jul 08 2020 19:37:36 Red White and Blue Autos Inc.,
500 S Hoffman Blvd, Ashland, PA 17921-1913
5162750 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 08 2020 19:44:16 Regional Acceptance Co,
5425 Robin Road, Norfolk, VA 23513-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5180578 EDI: NEXTEL.COM Jul 08 2020 23:38:00 Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949

5162751 EDI: NEXTEL.COM Jul 08 2020 23:38:00 Sprint, Bankruptcy Department, 6391 Sprint Parkway, Overland Park, KS 66251-4300

5163263 +EDI: RMSC.COM Jul 08 2020 23:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5162752 +EDI: RMSC.COM Jul 08 2020 23:38:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007

5162753 EDI: RMSC.COM Jul 08 2020 23:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

5162761 +E-mail/Text: ebankruptcy@woodforest.com Jul 08 2020 19:37:55 Woodforest National Bank, Attn: Legal Department, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5184594 U.S. BANK NATIONAL ASSOCIATION

5162741 ##+Lebanon Diagnostic Imaging, 960 Isabel Drive, Lebanon, PA 17042-7482

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association as Trustee, Successor in interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank, N.A., as Trustee for MLMI trust, Mortgage Loan Asset-Backed C bkgroup@kmlawgroup.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, et al... bkgroup@kmlawgroup.com

John J Ferry, Jr on behalf of Debtor 1 Nancy Rivera jackferry2@gmail.com, jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com

Lauren Berschler Karl on behalf of Creditor U.S. Bank National Association as Trustee, Successor in interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank, N.A., as Trustee for MLMI trust, Mortgage Loan Asset-Backed C lkarl@rascrane.com, lbkarl03@yahoo.com

Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com

Sindi Mncina on behalf of Creditor U.S. Bank National Association, as Trustee, et al... smncina@rascrane.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Nancy Rivera
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00649-HWV

Social Security number or ITIN xxx-xx-5705
EIN --

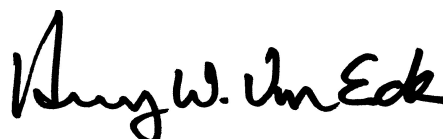
Social Security number or ITIN
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nancy Rivera
fka Nancy Rios, fka Nancy Garay

7/8/20**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.